

<b>Information to identify the case:</b>	
Debtor 1:	Timothy Pattakos
First Name	Middle Name Last Name
Debtor 2:	Julie E. Pattakos
(Spouse, if filing)	First Name Middle Name Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA
Case number:	23-20349-JAD
Social Security number or ITIN:	xxx-xx-8087
EIN:	__-_____-
Social Security number or ITIN:	xxx-xx-2787
EIN:	__-_____-
Date case filed for chapter:	13 2/17/23

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Timothy Pattakos	Julie E. Pattakos
<b>2. All other names used in the last 8 years</b>	aka Timothy M Pattakos Sr.	
<b>3. Address</b>	311 East Edgewood Avenue Trafford, PA 15085	311 East Edgewood Avenue Trafford, PA 15085
<b>4. Debtor's attorney</b> Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: <a href="mailto:ecf@westernpabankruptcy.com">ecf@westernpabankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 3/27/23

**For more information, see page 2**



In re:  
Timothy Pattakos  
Julie E. Pattakos  
Debtors

Case No. 23-20349-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 27, 2023

User: auto  
Form ID: 309iPGH

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Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy Pattakos, Julie E. Pattakos, 311 East Edgewood Avenue, Trafford, PA 15085-1543
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15584679	+ PA Department Of Revenue, Bankruptcy Division, PO Box 788, Harrisburg, PA 17108-0788
15572233	Peoples Gas, c/o GRB, Frick Building, Pittsburgh, PA 15219
15572237	+ U.S. Department of Housing and Urban Dev, 100 Penn Square East 11th Floor, Philadelphia, PA 19107-3325

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@westernpabankruptcy.com	Mar 27 2023 23:43:00	Lawrence W. Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Mar 27 2023 23:43:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Mar 28 2023 03:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 27 2023 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 28 2023 03:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 27 2023 23:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.pi.ecf@usdoj.gov	Mar 27 2023 23:43:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: jdryer@bernsteinlaw.com	Mar 27 2023 23:43:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 27 2023 23:43:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753

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15584664	Email/Text: cfcbackoffice@contfinco.com	Mar 27 2023 23:43:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
15584663	+ Email/Text: tvincequerra@chromefcu.org	Mar 27 2023 23:44:00	Chrome FCU, Attn: Bankruptcy, Po Box 658, Canonburg, PA 15317-0658
15584665	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 27 2023 23:43:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
15584666	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 27 2023 23:55:13	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15572228	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 27 2023 23:44:00	Duquesne Light, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15584668	+ EDI: PHINGENESIS	Mar 28 2023 03:42:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15584670	EDI: IRS.COM	Mar 28 2023 03:42:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15572229	Email/Text: ktramble@lendmarkfinancial.com	Mar 27 2023 23:43:00	Lendmark Financial Ser, 2118 Usher Street NW, Covington, GA 30014
15584672	^ MEBN	Mar 27 2023 23:40:24	Lendmark, Attn: Bankruptcy, 1735 North Brown Rd, Ste 300, Lawrenceville, GA 30043-8228
15572230	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 27 2023 23:55:13	Lynv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15584675	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 27 2023 23:43:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
15584676	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 27 2023 23:43:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15572231	Email/Text: nsm_bk_notices@mrcooper.com	Mar 27 2023 23:43:00	Nationstar Mortgage, PO Box 619096, Dallas, TX 75261
15584678	+ EDI: AGFINANCE.COM	Mar 28 2023 03:42:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15572232	Email/Text: perituspendrick@perituservices.com	Mar 27 2023 23:43:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO Box 141419, Irving, TX 75014
15584662	Email/Text: Bankruptcy.Notices@pnc.com	Mar 27 2023 23:43:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
15572234	Email/Text: Bankruptcy.Notices@pnc.com	Mar 27 2023 23:43:00	PNC Bank NA, PO BOX 94982, Cleveland, OH 44101
15576655	+ Email/Text: ebnpeoples@grblaw.com	Mar 27 2023 23:43:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15572235	+ EDI: Q3G.COM	Mar 28 2023 03:42:00	Quantum3, PO Box 788, Kirkland, WA 98083-0788
15577985	EDI: Q3G.COM	Mar 28 2023 03:42:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15572236	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 27 2023 23:55:13	REGIONAL Acceptance Corp, PO Box 1847, Wilson, NC 27894-1847
15584685	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 27 2023 23:55:13	Regional Acceptance Corp, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
15584686	+ EDI: TCISOLUTIONS.COM	Mar 28 2023 03:42:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD

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15584689	Email/Text: bk@carhop.com	Mar 27 2023 23:43:00	57118-5710 Universal Acceptance/Car Hop Financing, Attn: Bankruptcy Dept, Po Box 398104, Edina, MN 55439
15573274	Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Mar 27 2023 23:55:23	U.S. Department of Housing and Urban Development, 100 Penn Square East, Philadelphia, PA 19107
15584688	+ Email/Text: BANKRUPTCY@UNITEDAUTOCREDIT.NET	Mar 27 2023 23:43:00	United Auto Credit Co, Attn: Bankruptcy, Po Box 163049, Fort Worth, TX 76161-3049

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
15584667	*+	Duquesne Light, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15584671	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15584669	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15584673	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court:, Lendmark Financial Ser, 2118 Usher Street NW, Covington, GA 30014
15584674	*+	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15584677	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage, PO Box 619096, Dallas, TX 75261
15584680	*P++	PERITUS PORTFOLIO SERVICES II LLC, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO Box 141419, Irving, TX 75014
15584682	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank NA, PO BOX 94982, Cleveland, OH 44101
15584681	*	Peoples Gas, c/o GRB, Frick Building, Pittsburgh, PA 15219
15584683	*+	Quantum3, PO Box 788, Kirkland, WA 98083-0788
15584684	*+	REGIONAL Acceptance Corp, PO Box 1847, Wilson, NC 27894-1847
15584687	*+	U.S. Department of Housing and Urban Dev, 100 Penn Square East 11th Floor, Philadelphia, PA 19107-3325

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

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Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Lawrence W. Willis

on behalf of Joint Debtor Julie E. Pattakos ecf@westernpabankruptcy.com  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis

on behalf of Debtor Timothy Pattakos ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7